

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

RICHARD LEE TESTUT
ANNETTE JEAN CROWE
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:15-70579 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

February 22, 2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecl@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 08/18/2015 and confirmed on 11/10/15 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		217,168.52
Less Refunds to Debtor	14,072.05	
TOTAL AMOUNT OF PLAN FUND	_____	203,096.47

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	1,900.00	
Trustee Fee	9,719.92	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES	_____	11,619.92

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	NEW REZ LLC D/B/A SHELLPOINT MORTGAGE	0.00	104,117.44	0.00	104,117.44
	Acct: 1621				
	NEW REZ LLC D/B/A SHELLPOINT MORTGAGE	23,961.08	23,961.08	0.00	23,961.08
	Acct: 1621				
	QUANTUM3 GROUP LLC AGNT - STERLING	520.38	520.38	0.00	520.38
	Acct: 0911				
	PA DEPARTMENT OF REVENUE*	1,992.18	1,992.18	205.59	2,197.77
	Acct: 7094				
	PERITUS PORTFOLIO SERVICES II LLC	16,574.94	16,574.94	5,883.95	22,458.89
	Acct: 7020				
	GATEWAY ONE LENDING & FINANCE LLC	17,869.17	17,869.17	6,140.27	24,009.44
	Acct: 5465				
					177,265.00

Priority					
	DANIEL J BOGER ESQ	0.00	0.00	0.00	0.00
	Acct:				
	RICHARD LEE TESTUT	0.00	0.00	0.00	0.00
	Acct:				
	RICHARD LEE TESTUT	7,124.76	7,124.76	0.00	0.00
	Acct:				
	RICHARD LEE TESTUT	6,947.29	6,947.29	0.00	0.00
	Acct:				
	HAROLD SHEPLEY & ASSOC LLC*	1,900.00	1,900.00	0.00	0.00
	Acct:				
	JON MCKECHNIE ESQ++	0.00	0.00	0.00	0.00
	Acct:				
	INTERNAL REVENUE SERVICE*	3,398.91	3,398.91	0.00	3,398.91
	Acct: 5465				
	INTERNAL REVENUE SERVICE*	0.00	0.00	0.00	0.00
	Acct: XXX4:12				
					3,398.91

Unsecured				
	ECMC(*)	69,827.06	8,887.37	0.00
				8,887.37

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 7094				
	BOUMA CHIROPRACTICS	0.00	0.00	0.00	0.00
	Acct: 2286				
	DIRECTV (*) - TRUSTEE PAYMENTS	0.00	0.00	0.00	0.00
	Acct: ?				
	MIDLAND CREDIT MANAGEMENT INC	0.00	0.00	0.00	0.00
	Acct: 6444				
	FIRST PREMIER BANK	0.00	0.00	0.00	0.00
	Acct: 9951				
	INDIANA REGIONAL IMAGING	0.00	0.00	0.00	0.00
	Acct: 7454				
	CMC	0.00	0.00	0.00	0.00
	Acct: XXXXX9754				
	INDIANA REGIONAL MEDICAL CNTR	4,056.88	516.35	0.00	516.35
	Acct: XXXXXXXXXXXXXXXX9380				
	INDIANA REGIONAL MEDICAL CNTR	0.00	0.00	0.00	0.00
	Acct: 4084				
	PENN CREDIT CORP++	0.00	0.00	0.00	0.00
	Acct: 9380				
	JEFFERSON CAPITAL SYSTEMS LLC*	0.00	0.00	0.00	0.00
	Acct: 1521				
	DIVERSIFIED COLLECTIONS*++	0.00	0.00	0.00	0.00
	Acct: XXXXX0695				
	CBCS	0.00	0.00	0.00	0.00
	Acct: XXXXX1333				
	LATROBE HOSPITAL	0.00	0.00	0.00	0.00
	Acct: 9289				
	MEANINGFUL BEAUTY++	0.00	0.00	0.00	0.00
	Acct: 9438				
	PRA RECEIVABLES MANAGEMENT LLC -,	4,543.46	578.28	0.00	578.28
	Acct: 3377				
	PRA/PORTFOLIO RECOVERY ASSOC	0.00	0.00	0.00	0.00
	Acct: 2883				
	INTERNAL REVENUE SERVICE*	3,827.19	487.11	0.00	487.11
	Acct: 7094				
	PA DEPARTMENT OF REVENUE*	1,198.99	152.61	0.00	152.61
	Acct: 7094				
	PORANIA LLC	1,500.00	190.92	0.00	190.92
	Acct: 2254				
	ECAST SETTLEMENT CORP	863.69	0.00	0.00	0.00
	Acct: 1488				
	ORION++	0.00	0.00	0.00	0.00
	Acct: ?				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
					10,812.64

TOTAL PAID TO CREDITORS

191,476.55

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TOTAL CLAIMED

PRIORITY	3,398.91
SECURED	60,917.75
UNSECURED	85,817.27

Date: 02/22/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmeccf@chapter13trusteevdpa.com

IN RE:

RICHARD LEE TESTUT
ANNETTE JEAN CROWE
Debtor(s)

Ronda J. Winnecour
Movant
vs.
No Respondents.

Case No.:15-70579 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Richard Lee Testut
Annette Jean Crowe
Debtors

Case No. 15-70579-JAD
Chapter 13

District/off: 0315-7
Date Rcvd: Feb 24, 2021

User: jfur
Form ID: pdf900

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Total Noticed: 48

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 26, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Richard Lee Testut, Annette Jean Crowe, 1059 Gemmell Road, Homer City, PA 15748-7811
cr	+ BANK OF AMERICA, N.A., Kristen D. Little, Esquire, SHAPIRO & DENARDO, LLC, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702
14093658	ACS, P.O. Box 371834, Pittsburgh, PA 15250-7834
14093657	+ Aaron's Sales and Lease Ownership, 2020 Shelly Drive, Indiana, PA 15701-2388
14093659	+ Amanda L. Crowe, 684 North Ridge Road, Shelocta, PA 15774-7320
14093660	Bank of America Home Loans, P.O. Box 5170, Simi Valley, CA 93062-5170
14116729	Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785
14093661	+ Bouma Chiropractic Clinic, P.C., 102 Christy Park Drive, Indiana, PA 15701-1584
14344275	ECMC, PO BOX 16408, St. Paul, MN 55116-0408
14093664	+ First National Bank, P.O. Box 6122, Hermitage, PA 16148-0922
14110064	+ First National Bank of Pa., 4140 East State St, Hermitage, PA 16148-3401
14093666	First Premier Bank, P.O. Box 5524, Sioux Falls, SD 57117-5524
14093665	First Premier Bank, P.O. Box 5529, Sioux Falls, SD 57117-5529
14093668	Indiana Regional Imaging, PC, 7 Acee Drive, Natrona Heights, PA 15065-9700
14093670	Indiana Regional Medical Center, 835 Hospital Road, P.O. Box 788, Indiana, PA 15701-0788
14093672	Indiana Regional Medical Center, c/o Penn Credit Corporation, P.O. Box 988, Harrisburg, PA 17108-0988
14093677	+ Latrobe Area Hospital, c/o DCI, P.O. Box 200, Greensburg, PA 15601-0200
14093678	Latrobe Area Hospital, c/o CBCS, P.O. Box 2724, Columbus, OH 43216-2724
14093679	Latrobe Hospital, Cashier, 134 Industrial Park Road, Suite 2400, Greensburg, PA 15601-7848
14093680	+ Meaningful Beauty, P.O. Box 360252, Des Moines, IA 50336-0252
141109358	+ NELNET NHELP-III/TRUST on behalf of MHEAC, d/b/a ASA, Keith Coburn, MHEAC d/b/a ASA, 100 Cambridge Street, Suite 1600 Boston, MA 02114-2518
15329528	+ NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
14093681	+ North Shore Agency, Inc., P.O. Box 9221, Old Bethpage, NY 11804-9021
14093685	+ Shapiro & DeNardo, LLC, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702
14762996	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 25

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Feb 25 2021 02:46:00	BAYVIEW LOAN SERVICING, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, FL 33146-1873
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 25 2021 02:21:37	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	Email/PDF: rmscidi@recoverycorp.com	Feb 25 2021 02:18:42	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605

District/off: 0315-7

User: jfur

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14354916	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Feb 25 2021 02:46:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd, 5th Floor, Coral Gables, Florida 33146-1873
14157621	+ Email/Text: bankruptcy@consumerportfolio.com	Feb 25 2021 02:54:00	CONSUMER PORTFOLIO SERVICES , INC., PO BOX 57071, IRVINE, CA 92619-7071
15302706	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Feb 25 2021 02:46:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1873
14093662	Email/Text: G06041@att.com	Feb 25 2021 02:54:00	DirecTV, P.O. Box 78626, Phoenix, AZ 85062-8626
14093663	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 25 2021 02:54:00	First Bank of Delaware, c/o Midland Credit Management, Inc., 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
14093667	Email/Text: GOLF_STBankruptcy@gatewayonelending.com	Feb 25 2021 02:46:00	Gateway One Lending & Finance, LLC, 175 N. Riverview Drive, Anaheim, CA 92808
14093669	Email/Text: bdsupport@creditmanagementcompany.com	Feb 25 2021 02:54:00	Indiana Regional Medical Center, c/o Credit Management Company, P.O. Box 16346, Pittsburgh, PA 15242-0346
14093673	Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 25 2021 02:47:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
14093674	Email/Text: JCAP_BNC_Notices@jcap.com	Feb 25 2021 02:54:00	Jefferson Capital Systems, LLC, P.O. Box 953185, Saint Louis, MO 63195-3185
14093676	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 25 2021 02:47:00	Kay Jewelers, P.O. Box 3680, Akron, OH 44309-3680
14093675	Email/Text: BKRMailOPS@weltman.com	Feb 25 2021 02:47:00	Kay Jewelers, P.O. Box 740425, Cincinnati, OH 45274-0425
14093682	Email/PDF: cbp@onemainfinancial.com	Feb 25 2021 02:24:20	OneMain Financial, Bankruptcy Department, P.O. Box 6042, Sioux Falls, SD 57117-6042
14153058	+ Email/PDF: cbp@onemainfinancial.com	Feb 25 2021 02:18:27	OneMain Financial Group, LLC ASF Wells Fargo Bank,, 6801 Colwell Blvd, Mail Stop:NTSB:1310, Irving, TX 75039-3198
14381532	Email/Text: peritus@ebn.phinsolutions.com	Feb 25 2021 02:55:00	PERITUS PORTFOLIO SERVICES II, LLC, PO BOX 141419, Irving, Tx 75014-1419
14093684	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 25 2021 02:18:39	Portfolio Recovery Associates, LLC, 120 Corporate Blvd., Norfolk, VA 23502
14093683	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 25 2021 02:24:31	Portfolio Recovery Associates, LLC, P.O. Box 12914, Norfolk, VA 23541
14693852	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 25 2021 02:21:37	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14101498	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 25 2021 02:54:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
14096970	Email/Text: bnc-quantum@quantum3group.com	Feb 25 2021 02:47:00	Quantum3 Group LLC as agent for, Sterling Jewelers Inc, PO Box 788, Kirkland, WA 98083-0788
14098698	Email/PDF: rmscedi@recoverycorp.com	Feb 25 2021 02:21:40	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

District/off: 0315-7

User: jfur

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Date Rcvd: Feb 24, 2021

Form ID: pdf900

Total Noticed: 48

Recip ID	Bypass Reason	Name and Address
cr		Bayview Loan Servicing, LLC, a Delaware Limited Li
cr		Community Loan Servicing, LLC
cr		NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING
cr		U.S. Bank Trust National Association,
cr	*	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
cr	*P++	GATEWAY ONE LENDING & FINANCE LLC, 175 N RIVERVIEW DRIVE, ANAHEIM CA 92808-1225, address filed with court:, Gateway One Lending & Finance, LLC, 175 N. Riverview Dr., Anaheim, CA 92808
cr	*	PERITUS PORTFOLIO SERVICES II, LLC, PO BOX 141419, IRVING, TX 75014-1419
cr	*	eCAST Settlement Corporation, PO Box 29262, New York, NY 10087-9262
14093671	*+	Indiana Regional Medical Center, 835 Hospital Road, P.O. Box 788, Indiana, PA 15701-0788
14120759	##+	Porania LLC, P. O. Box 11405, Memphis, TN 38111-0405

TOTAL: 4 Undeliverable, 5 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 26, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 22, 2021 at the address(es) listed below:

Name	Email Address
Alexandra Teresa Garcia	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
Ann E. Swartz	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
Brian Nicholas	on behalf of Creditor BAYVIEW LOAN SERVICING LLC bnicholas@kmllawgroup.com
Brian Nicholas	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company bnicholas@kmllawgroup.com
Celine P. DerKrikorian	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company ecfmail@mwc-law.com
Daniel J. Boger	on behalf of Debtor Richard Lee Testut dnlboger@yahoo.com dboger@shepleylaw.com;mjury@shepleylaw.com;bk@shepleylaw.com
Daniel J. Boger	on behalf of Joint Debtor Annette Jean Crowe dnlboger@yahoo.com dboger@shepleylaw.com;mjury@shepleylaw.com;bk@shepleylaw.com
Jill Manuel-Coughlin	on behalf of Creditor BANK OF AMERICA N.A. bankruptcy@powerskirk.com
Jon A. McKechnie	on behalf of Debtor Richard Lee Testut jmckechnie@shepleylaw.com bk@shepleylaw.com
Jon A. McKechnie	on behalf of Joint Debtor Annette Jean Crowe jmckechnie@shepleylaw.com bk@shepleylaw.com
Kristen D. Little	

District/off: 0315-7

User: jfur

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Date Rcvd: Feb 24, 2021

Form ID: pdf900

Total Noticed: 48

on behalf of Creditor BANK OF AMERICA N.A. pabk@logs.com, klittle@logs.com;logsecf@logs.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmeclf@chapter13trusteewdpa.com

TOTAL: 13